

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

MARCO A MOYA
CECILIA B MOYA
Debtor(s)

Case No. 10-31637

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/14/2010.
- 2) The plan was confirmed on 10/27/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/15/2010, 06/06/2012.
- 5) The case was completed on 07/08/2013.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 39.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,600.00.
- 10) Amount of unsecured claims discharged without payment: \$21,320.25.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$3,600.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$3,600.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,375.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$236.99
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$2,611.99**

Attorney fees paid and disclosed by debtor: \$1,125.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Secured	NA	376.87	376.87	376.87	0.00
CAPITAL ONE NA	Unsecured	620.00	243.54	243.54	7.82	0.00
CAPITAL ONE, N.A.	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES L	Unsecured	0.00	769.23	769.23	24.72	0.00
CAVALRY PORTFOLIO SERVICES L	Unsecured	1,216.00	1,038.56	1,038.56	33.36	0.00
DELL FINANCIAL SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL	Unsecured	1,591.00	1,590.69	1,590.69	51.10	0.00
ECAST SETTLEMENT CORPORATI	Unsecured	1,830.00	1,830.07	1,830.07	58.79	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCP	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/JCP	Unsecured	2,908.00	NA	NA	0.00	0.00
GT WY/CBUSA	Unsecured	0.00	NA	NA	0.00	0.00
HAF	Unsecured	0.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE / SANT ANDE	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK NEVADA NA	Unsecured	1,368.00	1,368.98	1,368.98	43.98	0.00
HSBC BANK NEVADA NA	Unsecured	1,041.00	1,041.05	1,041.05	33.44	0.00
HY CITE/ROYAL PRESTIGE	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HYUNDAI MOTOR FINANCE	Secured	0.00	0.00	0.00	0.00	0.00
MERRICK BK	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	NA	2,275.81	2,275.81	73.11	0.00
OAK HARBOR CAPITAL LLC	Unsecured	1,667.00	1,667.09	1,667.09	53.56	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	716.00	716.18	716.18	23.01	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	2,080.00	2,080.38	2,080.38	66.84	0.00
SEARS/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	1,466.00	1,466.50	1,466.50	47.11	0.00
VANDA LLC	Unsecured	1,870.00	1,870.72	1,870.72	60.10	0.00
VANDA LLC	Unsecured	1,064.00	1,064.59	1,064.59	34.20	0.00
VERIZON NEW JERSEY INC	Unsecured	0.00	NA	NA	0.00	0.00
VZW NE	Unsecured	0.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL / PROVIDI	Unsecured	0.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL / PROVIDI	Unsecured	0.00	NA	NA	0.00	0.00
WFS FINANCIAL	Secured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$376.87	\$376.87	\$0.00
TOTAL SECURED:	\$376.87	\$376.87	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,023.39	\$611.14	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,611.99</u>
Disbursements to Creditors	<u>\$988.01</u>
TOTAL DISBURSEMENTS :	<u>\$3,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/07/2013

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.